Certificate Number: 05781-AZ-DE-032842548

Bankruptcy Case Number: 14-07773



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 19, 2019, at 11:25 o'clock PM PDT, Russell Patocka completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of Arizona.

Date: May 19, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President